अनुसूचित वाणिज्यिक बैंकों द्वारा विभिन्न भाषाओं में चैक जारी किया जाना

911. **श्री अजीत जोगी:** क्या वित्त मंत्री यह बताने की कपा करेंगे कि:

(क) क्या अनुसूचित वाणिज्यिक बैंकों को भारत के संविधान की आठवीं अनुसूची में सम्मिलित सभी भाषाओं में चैक जारी करने के निदेश दिए गए हैं;

(ख) यदि हां, तो ऐसे कौन-कौन से बैंक हैं जिन्होंने ऐसे चैक जारी किए हैं; और

(ग) इस समय ऐसे चैक कौन-कौन सी भाषाओं में उपलब्ध हैं?

वित्त मंत्री तथा कम्पनी कार्य मंत्री (श्री पी० चिदम्बरम): (क) जी, नहीं।

(ख) प्रश्न ही नहीं उठता।

(ग) इस समय चैक हिन्दी और अंग्रेजी में उपलब्ध हैं।

Rise in Bank Fraud Cases

912. SHRIMATI KAMLA SINHA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bank fraud cases involving nationalised and foreign banks have shown a considerable rise;

(b) if so, the comparative number of bank fraud cases detected during the last three years and till date;

(c) the estimated amount involved year-wise;

(d) the resons identified by Government for rise in the bank fraud cases;

(e) the manner in which illegal transactions are carried out by the banks involved; and

(f) what measures have been taken by Government to plug the loopholes in the banking system to check bank frauds?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (c) The number of frauds and amounts involved therein that occurred in public sector banks and foreign banks as reported by the RBI during the last 3 years are as follows:

(Amount in Rs. crores)

Year	Public sector banks		Foreign Banks	
	No.	Amount	No.	Amount
1993	2213	320.32	167	9.05
1994	2266	200.07	137	2.18
1995	1890	115.51	168	2.35

(Data Provisional)

(b) The incidence of bank fraud cases are due to laxity in observance of prescribed systems and procedures by operational staff which are taken advantage of by unscrupulous persons, lack of proper supervision by controlling officers and connivance of insiders etc.

(e) Withdrawal of deposit accounts through forged instruments, fraudulent encashment of negotiable instruments by opening accounts in fictitious names, misappropriation through manipulation of books of accounts, frauds in clearing transactions, misuse/overstepping of lending/discretionary power and frauds in foreign exchange by providing fake import bills etc. are some of the methods used by unscrupulous persons in perpetrating the frauds.